दिल्ली में विदेशी मुद्रा का अवैध व्यापार

1498. **श्री ईश दत्त यादव:**
श्री कनकसिंह मोहनसिंह मंगरोला:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को दिल्ली में विदेशी मुद्रा के अवैध व्यापार के मामलों की जानकारी है;

(ख) यदि हां, तो ऐसे मामलों की संख्या कितनी है और गत छह माह के दौरान कितने मूल्य की विदेशी मुद्रा जब्त की गई; और

(ग) विदेशी मुद्रा के अवैध व्यापार को रोकने के लिए सरकार द्वारा क्या कदम उठाए गए हैं?

वित्त मंत्री तथा कम्पनी कार्य मंत्री (श्री पी० चिदम्बरम): (क) और (ख) प्रवर्तन निदेशालय के दिल्ली कार्यालय ने विदेशी मुद्रा के अवैध व्यापार के आठ मामलों का पिछले छह महीनों में पता लगाया है। जिसके परिणामस्वरूप 78 लाख रु० (लगभग) की विदेशी मुद्रा पकड़ी गई।

(ग) कड़ी निगरानी रखी जाती है और जब कभी ऐसे किसी मामले का पता चलता है तो विदेशी मुद्रा विनियमन अधिनियम "73" के अंतर्गत दिए गए उपबंधों के अनुसार कार्रवाई की जाती है।

Action against defaulting TV Channels

1499. SHRI PARMESHWAR KUMAR AGARWALLA: Will the Minister of INFORMATION AND BROADCASTING be pleased to state:

(a) whether it is a fact that some channels have not been making regular payment to Doordarshan;

(b) if so, names of such channels and amount due from them;

(c) since when, such channels have been defaulting;

(d) action being taken to recover the arrears;

(e) whether Doordarshan has a system of (i) black-listing such channels (ii) cancelling their accredition; and

(f) if so, the names of the channels against whom action has not been taken alongwith the reasons therefor?

THE MINISTER OF INFORMATION AND BROADCASTING (SHRI C. M. IBRAHIM): (a) No, Sir as Doordarshan does not carry any private TV channel on its network.

(b) to (f) Do not arise.

Revenue earned by Excise Collection

1500. SHRI BHUPINDER SINGH MANN: Will the Minister of FINANCE be pleased to state:

(a) the revenue earned on account of excise collection during the last three years; and

(b) the expenditure incurred on collection of this revenue during the above period year-wise?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) Figures of revenue collection from Union excise duties, exclusive of cesses not administered by the Revenue Department, for 1993-94 to 1995-96 are given below:

Year	Revenue (Rs. crore)
1993-94	31711.14
1994-95	37466.55
1995-96 (Provisional)	40784.81

(b) Cost of collection of Union excise duties for 1993-94 to 1995-96 is as under:

Year	Amount (Rs. crore)
1993-94	221.65
1994-95	249.10
1995-96 (Provisional)	285.49

Procedure regarding dispatch of Statement of Accounts to Account Holders

1501. SHRI O.P. KOHLI: Will the Minister FINANCE be pleased to state:

(a) whether public and private sector banks dispatch statement of accounts every month to the account holders;

(b) if so, the details thereof;

(c) whether account holder shall be responsible if he does not challenge the entries shown in the statement;

(d) whether account holder will bear the loss suffered due to any fraud in his account if he does not give timely information to the bank of any discrepancy in his account;

(e) whether bank officials are not held guilty of passing/clearing cheques/issuing cheque books on forged signatures; and

(f) if so, the reasons therefor and what action is to be taken against such bank official?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) and (b) In respect of accounts where Banks have not issued Pass Books, statements of accounts are issued at periodic intervals. Where customers have opted in writing to have statements of accounts, banks are expected to send the statements of accounts to the customers by post. In other cases customers get the statement of accounts from the banks at periodic intervals.

(c) While it is in the interest of the account holder as well as the bank that the account holder brings to the notice of the Bank, at the earliest opportunity, discrepancies, if any, in his statement of accounts or Pass Book, there does not appear to be any ruling available to the effect that the account holder shall be responsible for not pointing out the discrepancies.

(d) Account holders will be responsible for the loss suffered due to any frauds in their accounts only if such frauds have arisen on account of contributory factors such as the collusion or connivance, by any act or omission of the account holder in the perpetration of the fraud.

(e) and (f) Appropriate departmental action as well as action under criminal law, wherever the circumstances of the case so warrant, is liable to be taken against bank officials, if procedural lapses or malafide intentions are observed in their conduct in relation to the passing of cheques/clearing cheques/issuing cheque books on forged signatures.

NPA of State Bank of India

1502. SHRIMATI CHANDRA KALA PANDEY:
SHRI DIPANKAR MUKHERJEE:

Will the Minister FINANCE be pleased to state:

(a) whether State Bank of India has a total NPA of Rs. 3162.91 crores as on 31-3-95, comprising outstanding of Rs. 1 crore and above;

(b) whether the biggest defaulter is having an outstanding amount of Rs. 812.00 crores since March 1993; and

(c) if so, the action taken to reduce the NPA and to recover the outstanding amount from the defaulters?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) State Bank of India (SBI) has reported that the NPAs for domestic offices in respect of borrowers with outstandings of Rs. 1 crore and above, aggregate Rs. 4113 crores as at 31.3.1995.

(b) and (c) State Bank of India (SBI) has reported that the biggest defaulter is having an outstanding amount of Rs. 812.08 crores, as on 31-3-1995. SBI has lodged claims before the special court to recover its dues from the defaulter.

Prudential norms regarding income recognition, assets classification and provisioning requirements introduced by RBI in 1992 have brought about a greater awareness among banks of credit risk and there have been conscious attempts on the part of the banks to keep their NPA at the minimum.